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No-fault Automobile Insurance Law Symposium

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NO-FAULT AUTOMOBILE INSURANCE LAW SYMPOSIUM

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On Friday, March 20, 1998, the *William Mitchell Law Review* sponsored a symposium addressing the Minnesota No-Fault Automobile Insurance Act. This symposium focused on whether the Act has achieved its goals and how it might be improved to better function as a compensation scheme for those injured in automobile accidents.

The Minnesota No-Fault Automobile Insurance Act became law in Minnesota in 1975, with expectations that it would expand compensation for the major elements of economic loss arising out of accidents through more efficient use of the premium dollar, with savings to the system achieved through tort thresholds intended to eliminate minor claims for personal injuries from the tort system.

Over twenty years later, after numerous amendments and judicial decisions, the Act has become a complex mechanism for determining whether injured persons will obtain compensation under the Act for their economic loss, as well as additional compensation through uninsured and underinsured motorist insurance.

The symposium featured a historical introduction of the No-Fault Act by Judge Jack Davies, the primary author of the No-Fault Act and proceeded with analyses of the Act from the standpoints of six practitioners who are experts in the no-fault area including, from the defense bar: Theodore J. Smetak, Lawrence M. Rocheford, and Bryon G. Ascheman; and from the plaintiff's bar: Michael L. Weiner, Helen M. Meyer, and Robert J. Hauer, Jr. Scott P. Borchert from the Minnesota Department of Commerce presented a governmental perspective. Bob Johnson from the Insurance Federation of Minnesota gave an insurance industry perspective. The symposium culminated with a policy analysis of no-fault by Professor Jeffrey O'Connell of the University of Virginia, who, along with Robert Keeton, now Judge Keeton, authored the seminal work, *Basic Protection for the Traffic Victim*, which became the primary blueprint for automobile insurance reform. These, and other contributors, prepared the articles included in this symposium issue. They made this symposium a success and to them we owe our thanks.